

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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Formed in the State of Florida

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Specialized Loan Servicing LLC as servicing agent for
Wells Fargo Bank, N.A. as Trustee for the MASTR Asset
Backed Securities Trust 2007-NCW Mortgage Pass-
Through Certificates Series 2007-NCW*

In re:

Patricia S. Williams
aka Patricia Morris

Debtor.



Order Filed on February 17, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Chapter 13

Case No. 19-23665-VFP

Hearing Date: February 16, 2023

Judge Vincent F. Papalia

**CONSENT ORDER RESOLVING
CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: February 17, 2023



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtor: Patricia S. Williams
Case No.: 19-23665-VFP
Caption of Order: **CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT**

THIS MATTER having been opened to the Court upon the Creditor's Certification of Default ("COD") filed by Specialized Loan Servicing LLC as servicing agent for Wells Fargo Bank, N.A. as Trustee for the MASTR Asset Backed Securities Trust 2007-NCW Mortgage Pass-Through Certificates Series 2007-NCW ("Creditor"), whereas the post-petition arrearage amount was \$3,862.67, as of February 11, 2023, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor's interest in the following property: **12 North 4th Street, Paterson, New Jersey 07522** ("Property") provided that the Debtors comply with the following:

- a. On or before March 1, 2026 and continuing monthly on or before the 1st day of each consecutive month until paid in full, the Debtor shall cure the post-petition arrearage amount by making **two (2) monthly payments of \$1,287.00** each and **one (1) monthly payment of \$1,288.67** directly to Creditor; and
- b. In addition to the above payments, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the **March 1, 2023 payment** and continuing thereafter in accordance with the underlying loan documents.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtors will be in default under the Consent Order in the event that the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtors fail to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees in the amount of \$250.00 to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

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